

Article - Real Property

[\[Previous\]](#)[\[Next\]](#)

§7–105.4.

(a) In this section, “record owner” means the person holding record title to property as of the later of:

(1) 30 days before the day on which a foreclosure sale of the property is actually held; and

(2) The date on which an action to foreclose the mortgage or deed of trust is filed.

(b) In addition to any notice required to be given by provisions of the Annotated Code of Maryland or the Maryland Rules, the person authorized to make a sale in an action to foreclose a mortgage or deed of trust shall give written notice of the proposed sale to:

(1) The record owner of the property to be sold; and

(2) A condominium or homeowners association that, at least 30 days before the date of the proposed sale, has recorded a statement of lien against the property under the Maryland Contract Lien Act.

(c) (1) The written notice shall be sent:

(i) By certified mail, postage prepaid, return receipt requested, bearing a postmark from the United States Postal Service, to the record owner and, if applicable, to a condominium or homeowners association at the address shown on the statement of lien; and

(ii) By first-class mail.

(2) The notice shall state the time, place, and terms of the sale and shall be sent not earlier than 30 days and not later than 10 days before the date of sale.

(3) The person giving the notice shall file in the proceedings:

(i) A return receipt; or

(ii) An affidavit that:

1. The provisions of this subsection have been complied with; or

2. The address of the record owner is not reasonably ascertainable.

(4) The person authorized to make a sale in an action to foreclose a mortgage or deed of trust is not required to give notice to a record owner whose address is not reasonably ascertainable.

(d) In the event of postponement or cancellation of the sale, which may be done in the discretion of the trustee, the trustee shall, within 14 days after the postponement or cancellation, send a notice that the sale was postponed or canceled to the record owner and, if applicable, to a condominium or homeowners association to which notice of the proposed sale was sent under subsection (c) of this section, by first-class mail, postage prepaid.

(e) The right of a record owner to file an action for the failure of the person authorized to make a sale in an action to foreclose a mortgage or deed of trust to comply with the provisions of this section shall expire 3 years after the date of the order ratifying the foreclosure sale.

[\[Previous\]](#)[\[Next\]](#)